

What is claimed is:

1. An electronic commerce system including a network,
electronic note generation means connected to said network,
contract means connected to said network, and one or more
5 electronic note using means,

at least one of said electronic note using means
including electronic note request means for receiving
authorization information representing a generation request
for an electronic note or an electronic representation of
10 money and presenting said authorization information to said
electronic note generation means via said network to
request generation of an electronic note of a predetermined
amount,

said electronic note generation means including means
15 for accepting presentation of said authorization
information and a request for generation of said electronic
note from said electronic note using means, determining if
said authorization information represents a generation
request for said electronic note of an about equal to or
20 greater than said predetermined amount, and, when
determining that such representation is true, generating
and supplying said electronic note of said predetermined
amount to said electronic note using means,

at least one of said electronic note using means
25 including contract applying means for receiving and saving
said electronic note of said predetermined amount,
presenting said electronic note to said contract means to

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apply for closing of a contract for supply of a commodity,
said contract means including contract accepting means
for detecting presenting of said electronic note and an
application for closing of said contract from said
electronic note using means and receiving an electronic
note which belongs to said presented electronic note and
has an amount equivalent to a price of said commodity.

2. The electronic commerce system according to claim 1,
wherein said contract means includes:

means for calculating an excess amount which is a
total amount of said electronic note received from said
electronic note using means that exceeds said price of said
commodity; and

means for supplying information indicative of said
excess amount and said electronic note of an amount
exceeding said excess amount to said electronic note
generation means;

said electronic note generation means includes means
for invalidating said electronic note of an amount
exceeding said excess amount, generating a first electronic
note of an amount substantially equal to said excess amount
and a second electronic note of an amount substantially
equal to a difference between said amount of said
invalidated electronic note and said excess amount, and
supplying said first electronic note and said second
electronic note to said contract means; and

said contract means further includes means for

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receiving said first ~~and second electronic notes~~ and
supplying said second ~~electronic note~~ to said electronic
note using means.

3. The electronic commerce system according to claim 1,
5 wherein said contract means includes:

means for calculating an excess amount which is a
total amount of said electronic note received from said
electronic note using means that exceeds said price of said
commodity; and

10 means for determining if said contract means has
itself already retained said electronic note whose total
amount is equivalent to said excess amount, and, when
determining that such an electronic note is held, supplying
said second electronic note whose total is equivalent to
15 said excess amount to said electronic note using means.

4. The electronic commerce system according to claim 1,
wherein said electronic note using means has means for
supplying said electronic note together with separation
information representing a plurality of amounts whose total
20 is substantially equal to the amount of said electronic
note, to said electronic note generation means; and

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at least one of said electronic note generation means
and said contract means has means for invalidating said
electronic note supplied together with said separation
25 information, and generating and supplying a plurality of
electronic notes having amounts indicated by said
separation information to said electronic note using means.

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5. The electronic commerce system according to claim 1, wherein said electronic note generation means determines if said authorization information received from said electronic note using means represents a generation request for said electronic note whose amount exceeds said predetermined amount, and, after determining that said amount of said electronic note is greater than said predetermined amount, handles said authorization information as representing a generation request for an electronic note of an amount which is said predetermined amount subtracted from an amount represented before determination.

6. The electronic commerce system according to claim 1, wherein said contract means includes means for supplying said commodity to said electronic note using means.

7. The electronic commerce system according to claim 1, wherein at least one of said electronic note using means, said contract means and said electronic note generation means has means for appending additional information to said electronic note; and

at least one of said electronic note using means, said contract means and said electronic note generation means has means for acquiring said additional information appended to said electronic note.

8. The electronic commerce system according to claim 7, wherein said contract means includes means for acquiring said additional information appended to said electronic

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note and determining whether or not to receive said electronic note based on said additional information.

9. The electronic commerce system according to claim 1, wherein said electronic note generation means includes
5 means for appending date information indicating a date on which said electronic note has been generated, to said electronic note;

said electronic note using means includes means for appending date information indicating a date on which said
10 electronic note has been transferred, to said electronic note; and

said contract means includes means for determining whether or not to receive said electronic note based on said date information appended to said electronic note.

10. The electronic commerce system according to claim 1, wherein said electronic note using means includes means for appending corroboration information indicating said
15 electronic note having been transferred, to said electronic note; and

20 said contract means includes means for determining whether or not to receive said electronic note based on said corroboration information appended to said electronic note.

11. The electronic commerce system according to claim
25 10, wherein said corroboration information includes transferor information for specifying a transferor of said electronic note and transferee information for specifying a

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transferee of said electronic note, said transferor information including signature information corroborating that said transferor information has been prepared by said transferor.

5 12. The electronic commerce system according to claim 1, wherein at least one of said electronic note using means has transfer means for transferring said electronic note it stores itself to a recording medium readable by a computer; and

10 at least one of said electronic note using means has transferee means for acquiring said electronic note transferred to said recording medium.

15 13. The electronic commerce system according to claim 12, wherein each of said electronic note using means has means for encrypting said electronic note with an encryption key specific to each electronic note using means;

20 said electronic note using means having said transfer means has means for supplying first transfer data indicative of said electronic note to be transferred to said recording medium, to said electronic note generation means;

25 said electronic note using means having said transferee means has means for supplying second transfer data indicative of said electronic note acquired from said recording medium, to said electronic note generation means; and

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said electronic note generation means has means for determining if said first and second transfer data represent substantially the same electronic note, and, when determining that such representation is true, generating and supplying an electronic note of an amount substantially equal to the amount of said electronic note indicated by said second transfer data, to said electronic note using means to which said second transfer data has been supplied.

14. The electronic commerce system according to claim 1, wherein said electronic note generation means includes means for transferring said generation request form data representing a form to fill in predetermined items including said authorization information and said predetermined amount, to said electronic note using means; and

said electronic note request means includes:

means for displaying said form represented by said generation request form data on a display screen;

means for acquiring said authorization information and filling said predetermined items in said form displayed on said display screen; and

means for transmitting said predetermined items filled in said form to said electronic note generation means to thereby request generation of said electronic note.

15. The electronic commerce system according to claim 14, further comprising a server connected to said electronic note request means; and wherein

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a specific resource locator is affixed to said generation request form data;

said electronic note request means has means for transmitting said resource locator to said server; and

5 said server has means for acquiring said generation request form data affixed with said resource locator, received from said electronic note request means, from said electronic note generation means and transmitting said generation request form data to said electronic note request means.

10 16. The electronic commerce system according to claim 15, wherein said server has said electronic note generation means.

15 17. The electronic commerce system according to claim 1, wherein said contract means includes means for transferring application form data representing an application form to fill in application items including said electronic note, to said electronic note using means; and

20 said contract applying means includes:
 means for displaying said application form represented by said application form data on a display screen;
 means for acquiring said electronic note and filling said application items in said application form displayed
25 on said display screen; and
 means for transmitting said application items filled in said application form, to said electronic note

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generation means to thereby apply closing of a contract for supply of a commodity.

18. The electronic commerce system according to claim 17, further comprising a server connected to said contract applying means; and wherein

a specific resource locator is affixed to said application form data;

said contract applying means has means for transmitting said resource locator to said server; and

said server has means for acquiring said application form data affixed with said resource locator, received from said contract applying means, from said contract means and transmitting said application form data to said contract applying means.

19. The electronic commerce system according to claim 18, wherein said server has said contract means.

20. The electronic commerce system according to claim 1, wherein said contract means includes means for informing said electronic note generation means of information indicating said electronic note presented by said electronic note using means; and

said electronic note generation means includes:

means for storing a list of information showing said generated electronic note; and

means for determining if said list contains said information indicating of said electronic note informed by said contract means and informing said contract means of a

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determination result.

21. An electronic commerce system comprising an electronic note generation section, a commodity providing section and an electronic note storage section connected to one another,

said electronic note storage section sending an identification code requesting generation of an electronic note comprised of information representing an amount equal to or smaller than a predetermined credit limit, to said electronic note generation section to request said electronic note generation section to generate said electronic note representing said amount,

said electronic note generation section determining whether or not to generate said electronic note representing said amount based on said identification code received, and generating and supplying said electronic note representing said amount to said electronic note storage section when determining to generate said electronic note,

said electronic note storage section further receiving and saving said electronic note representing said amount, reporting an application for supply of a commodity to said commodity providing section and sending information on said saved electronic note to said commodity providing section,

said commodity providing section determining whether or not to accept said application based on said reported application and an amount represented by said electronic note, and, when determining to accept said application,

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5 sending an acknowledgement of acceptance to said
~~electronic note storage section and receiving said~~
~~electronic note representing an amount equivalent to a~~
corresponding value of said commodity from said electronic
note storage section.

22. An electronic commerce system comprising an
information generation section, a commodity providing
section, an information storage section and a network
connected to one another,

10 said information storage section sending an
identification code requesting generation of an electronic
note comprised of information representing an amount equal
to or smaller than a predetermined credit limit, and an
application for supply of a commodity to said commodity
15 providing section,

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said commodity providing section receiving said
application and said identification code and sending said
received identification code to said information generation
section to request said information generation section to
20 generate said information representing an amount equivalent
to a corresponding value of said commodity,

said information generation section determining
whether or not to generate said information representing
said amount equivalent to said corresponding value based on
25 said received identification code, and generating and
supplying said information representing said amount
equivalent to said corresponding value to said commodity

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to generate said electronic note representing said amount,
said electronic note generation section determining
whether or not to generate said electronic note
representing said amount based on said identification code
received, and generating and supplying said electronic note
representing said amount to said electronic note storage
section that has sent said identification code, when
determining to generate said electronic note,

each of said electronic note exchange sections further
receiving and saving said electronic note representing said
amount from said electronic note generation section,
sending information on said saved electronic note to the
other electronic note exchange sections, receiving
information indicative of said electronic note from the
other electronic note exchange sections, determining
whether or not to accept said electronic note based on said
received information indicative of said electronic note,
and, when determining to receive said electronic note,
receiving said electronic note.

25. A recording medium having stored a program for
allowing a computer, connected via a network to electronic
note request means for presenting authorization information
representing a generation request for an electronic note or
an electronic representation of money to request generation
of an electronic note of a predetermined amount, to
function as electronic note generation means for accepting
presentation of said authorization information and a

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request for generation of said electronic note,
determining if said presented authorization information
represents a generation request for an electronic note of
an amount equal to or greater than said predetermined
5 amount, and, when determining such representation is true,
generating and supplying said electronic note of said
predetermined amount to the sender of said authorization
information.

26. A recording medium having stored a program for
10 allowing a computer, connected via a network to contract
applying means for presenting an electronic note or an
electronic representation of money to apply for closing of
a contract for supply of a commodity, to function as
contract accepting means for detecting presentation of said
15 electronic note and an application for closing of said
contract from said contract applying means, and receiving
an electronic note which belongs to said presented
electronic note and has an amount equivalent to a price of
said commodity.

20 27. A recording medium having stored a program for
allowing a computer, connected via a network to electronic
note generation means for accepting presentation of
authorization information representing a generation request
for an electronic note or an electronic representation of
25 money and a request for generation of said electronic note,
determining if said authorization information represents a
generation request for an electronic note of an amount

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equal to or greater than a predetermined amount, and, when determining such representation is true, generating and supplying said electronic note of said predetermined amount to the sender of said authorization information, and

5 contract accepting means for detecting presentation of said electronic note and an application for closing of a contract for supply of a commodity and receiving an electronic note which belongs to said presented electronic note and has an amount equivalent to a price of said
10 commodity, to function as

electronic note request means for receiving said authorization information and presenting said authorization information to said electronic note generation means to request generation of said electronic note of said
15 predetermined amount, and

contract applying means for receiving and saving said electronic note from said electronic note generation means and presenting said electronic note to said contract accepting means to apply for said contract.

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